



500 S.W. 7th St., Suite 104 - Des Moines, IA 50309
Phone (515)242-0259 Toll Free 877-428-0634 TTY (515)242-0219 Fax (515)242-0217

MANAGEMENT BULLETIN #007

TO: Owners/Agents of IFA Section 8 Properties

FROM: Roger Brown, Director, Section 8 Contract Administration

DATE: 26 February 2003

SUBJECT: Transmittal of Fiscal Year (FY) 2003 Income Limits for the Public Housing and Section 8 Programs

On February 20, 2003 the U. S. Department of Housing and Urban Development (HUD) issued notice PDR-2003-02. This notice transmitted revisions to the income limits used to define the terms "very low-income" and "low-income" in accordance with Section 3(b)(2) of the United States Housing Act of 1937, as amended.

This management bulletin presents the income limits in effect at date of publication for the state of Iowa only. Complete data sets for the FY 2003 Income Limits for the Public Housing and Section 8 Programs can be found on the web at <http://www.huduser.org/datasets/il/fmr03/index.html>.

Owners and agents of IFA Section 8 properties should begin using these attached income limits for program eligibility purposes immediately.

Please contact your IFA Asset Specialist or your HUD Project Manager with any questions about the



Special Attention of:

Regional Directors, Field Office Directors,
Economists, Public & Indian Housing
Division Directors, Multifamily Hub Directors,
Multifamily Program Center Directors

NOTICE PDR-2003-02

Issued: February 20, 2003
Expires: Effective until superseded

Cross References:

Subject: Transmittal of Fiscal Year (FY) 2003 Income Limits
for the Public Housing and Section 8 Programs

This notice transmits revisions in the income limits used to define the terms "very low-income" and "low-income" in accordance with Section 3(b)(2) of the United States Housing Act of 1937, as amended. These income limits are listed by dollar amount and family size.

Public Housing/Section 8 income limits are used to determine the income eligibility of applicants for the Public Housing, Section 8, and other programs subject to Section 3(b)(2). The revised income limits are based on HUD estimates of median family income for FY 2003, which are the first to be based on 2000 Census data.

The most important statutory provisions relating to income limits are as follows:

- low-income is defined as 80 percent of the median family income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs;
- very low-income is defined as 50 percent of the median family income for the area, subject to specified adjustments for areas with unusually high or low incomes;
- 30 percent of the area median income is defined as an income targeting standard in the 1998 Act Amendments to the Housing Act of 1937; to avoid inconsistencies with other income limits, it is defined as 60 percent of the four-person family very low-income limit, adjusted for family size, but not allowed to fall below the state Supplemental Security Income (SSI) benefit level for one-person households;

: Distribution: W-3-1

Previous Editions are Obsolete
80)

HUD 21B (3-

GPO 871 902

- where the local median family income is less than the state non-metropolitan median family income, income limits are based on the state non-metropolitan median; and,
- income limits are adjusted for family size so that larger families have higher income limits.

Very Low-Income Limits:

Very low-income limits are calculated using a set of formula relationships. The first step in calculating very low-income limits is to calculate what they would be if the four-person limit is based on 50 percent of the estimated area median family income. Adjustments are then made if this number is outside formula constraints.

More specifically, the very low-income limit for a four-person family is calculated as follows:

- (1) 50 percent of the area median family income is calculated and tentatively set as the four-person family income limit;
- (2) a minimum four-person income limit is calculated as the amount required to afford a two-bedroom unit renting at 85 percent of the Fair Market Rent (FMR) if 35 percent of income is used for rent (this adjusts income limits upward for areas where rental housing costs are unusually high in relation to the median income);
- (3) a maximum four-person income limit is calculated as the greater of 80 percent of the U.S. median family income or the income needed to afford a two-bedroom unit renting at 100 percent of the Fair Market Rent (FMR) if 30 percent of income is used for rent (this adjusts income limits downward for areas with unusually high incomes and relatively moderate rental housing costs);
- (4) to minimize program management problems, income limits are not allowed to fall below previous year levels in areas where FMR reductions would have resulted in lower income limits; and,
- (5) in no instance are income limits less than if based on the State non-metropolitan median family income level (even if the step 2 calculation produces a lower amount).

Low-Income Limits:

Most four-person low-income limits are the higher of 80 percent of the area median family income or 80 percent of the state non-metropolitan median family income level. Because the very low-income limits are not always based on 50 percent of median, however, calculating low-income limits as 80 percent of median would produce anomalies inconsistent with statutory intent (e.g., very low-income limits could be higher than low-income limits). To eliminate this problem, the normal calculation is to set the four-person low-income limit at 1.6 (i.e., 80 percent/50 percent) times the relevant four-person very low-income limit. The only exception to this practice is that the resulting income limit is not allowed to exceed the U.S. median family income level (\$56,500 for FY 2003) except when justified by high housing costs. Use of very low-income limits as a starting point for calculating other income limits has the effect of adjusting low-income limits in areas where the very low-income limits have been adjusted because of unusually high or low housing-cost-to-income relationships.

Family Size Adjustments:

By statute, family size adjustments are required to provide higher income limits for larger families and lower income limits for smaller families. The factors used are as follows:

<u>Number of Persons in Family and Percentage Adjustments</u>								
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	
70%	80%	90%	Base	108%	116%	124%	132%	

Income limits for families with more than eight persons are not included in the printed lists because of space limitations. For each person in excess of eight, 8 percent of the four-person base should be added to the eight-person income limit. The nine-person income limit, for example, is set at 140 (132 + 8) percent of the relevant four-person income limit. All income limits are rounded to the nearest \$50 to reduce administrative burden.

Income Limit Area Definitions:

HUD income limit areas are the same as FMR areas. HUD normally uses current Office of Management and Budget (OMB) Metropolitan Statistical Area (MSA) and Primary Metropolitan Statistical Area (PMSA) definitions to define income limits areas because they closely correspond to housing market area definitions. The exceptions are counties deleted from six metropolitan areas whose revised OMB definitions encompass areas that were determined to be larger than the housing market areas.

These counties have been assigned their own income limits based on county-level data. The six metropolitan areas and the respective counties deleted from them are as follows:

<u>AREA</u>	<u>Counties Deleted from OMB Definition</u>
Chicago, IL:	DeKalb, Grundy and Kendall Counties
Cincinnati-Hamilton, OH-KY-IN:	Brown County, Ohio; Gallatin, Grant and Pendleton Counties in Kentucky; and Ohio County, Indiana
Dallas, TX:	Henderson County
Flagstaff, AZ-UT:	Kane County, Utah
New Orleans, LA:	St. James Parish
Washington, DC-MD-VA-WV:	Berkeley and Jefferson Counties in West Virginia; and Clarke, Culpeper, King George and Warren Counties in Virginia

No changes have been made by the Office of Management and Budget (OMB) in the past year that affect FY 2003 income limit listings. A new county (Broomfield County, Colorado) was established, but OMB has opted not to make any modifications in metropolitan areas until it releases new metropolitan area definitions in mid-2003 based on the 2000 Census.

HUD Field Office Responsibilities:

HUD field offices with assisted housing program functions are responsible for maintaining records of income limits for areas within their jurisdiction. Notification of income limit revisions should be promptly distributed to program participants, and field offices should be prepared to make income limits available to the public upon request.

Requests from the public for sets of national or regional income limits may be referred to the HUD USER Reference Service, whose toll-free number is 1-800-245-2691. In addition, FY 2003 income limits are available in multiple formats on the World Wide Web (www.huduser.org/datasets/il.html). Questions related to how these income limits apply to the programs of state and other federal agencies should be referred to those agencies. Questions

concerning the methodology used to develop these income limits are addressed in the FY 2003 Income Limits Briefing Material supplied to all HUD field economists. This document is also available from HUD USER and posted on the income limits website.

If you have questions concerning these income limits, please contact your Field Office economist.

John C. Weicher
Assistant Secretary for
Housing-Federal Housing
Commissioner, H

Michael M. Liu
Assistant Secretary for
Public and Indian Housing, P

Attachments

STATE:IOWA

I N C O M E L I M I T S									
	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Cedar Rapids, IA MSA FY 2003 MFI: 65700	30% OF MEDIAN	14100	16100	18100	20150	21750	23350	24950	26550
	VERY LOW INCOME	23500	26850	30200	33550	36250	38900	41600	44300
	LOW-INCOME	37600	42950	48300	53700	57950	62250	66550	70850
Davenport--Moline--Rock Island, IA--IL MSA FY 2003 MFI: 55600	30% OF MEDIAN	11700	13350	15000	16700	18000	19350	20700	22000
	VERY LOW INCOME	19450	22250	25000	27800	30000	32250	34450	36700
	LOW-INCOME	31150	35600	40050	44500	48050	51600	55150	58700
Des Moines, IA MSA FY 2003 MFI: 63900	30% OF MEDIAN	14050	16050	18050	20050	21700	23300	24900	26500
	VERY LOW INCOME	23400	26750	30100	33450	36150	38800	41500	44150
	LOW-INCOME	37450	42800	48150	53500	57800	62100	66350	70650
Dubuque, IA MSA FY 2003 MFI: 55200	30% OF MEDIAN	11600	13250	14900	16550	17900	19200	20550	21850
	VERY LOW INCOME	19300	22100	24850	27600	29800	32000	34200	36450
	LOW-INCOME	30900	35350	39750	44150	47700	51250	54750	58300
Iowa City, IA MSA FY 2003 MFI: 69800	30% OF MEDIAN	14650	16750	18850	20950	22600	24300	25950	27650
	VERY LOW INCOME	24450	27900	31400	34900	37700	40500	43300	46050
	LOW-INCOME	39100	44650	50250	55850	60300	64750	69250	73700
Omaha, NE--IA MSA FY 2003 MFI: 63300	30% OF MEDIAN	13500	15450	17400	19300	20850	22400	23950	25500
	VERY LOW INCOME	22550	25750	29000	32200	34800	37350	39950	42500
	LOW-INCOME	36050	41200	46350	51500	55650	59750	63900	68000
Sioux City, IA--NE MSA FY 2003 MFI: 52300	30% OF MEDIAN	11000	12550	14100	15700	16950	18200	19450	20700
	VERY LOW INCOME	18300	20900	23550	26150	28250	30350	32450	34500
	LOW-INCOME	29300	33450	37650	41850	45200	48550	51900	55250
Waterloo--Cedar Falls, IA MSA FY 2003 MFI: 54700	30% OF MEDIAN	11500	13150	14750	16400	17700	19050	20350	21650
	VERY LOW INCOME	19150	21900	24600	27350	29550	31750	33900	36100
	LOW-INCOME	30650	35000	39400	43750	47250	50750	54250	57750
Adair County FY 2003 MFI: 49400	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Adams County FY 2003 MFI: 45800	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Allamakee County FY 2003 MFI: 47300	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Appanoose County FY 2003 MFI: 41900	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650

STATE:IOWA

I N C O M E L I M I T S

		PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Audubon County FY 2003 MFI: 45200	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100	
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550	
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650	
Benton County FY 2003 MFI: 57900	30% OF MEDIAN	12150	13900	15650	17350	18750	20150	21550	22950	
	VERY LOW INCOME	20250	23150	26050	28950	31250	33600	35900	38200	
	LOW-INCOME	32400	37050	41700	46300	50050	53750	57450	61150	
Boone County FY 2003 MFI: 58100	30% OF MEDIAN	12200	13950	15700	17450	18800	20200	21600	23000	
	VERY LOW INCOME	20350	23250	26150	29050	31350	33700	36000	38350	
	LOW-INCOME	32550	37200	41850	46500	50200	53900	57650	61350	
Bremer County FY 2003 MFI: 57900	30% OF MEDIAN	12150	13900	15650	17350	18750	20150	21550	22950	
	VERY LOW INCOME	20250	23150	26050	28950	31250	33600	35900	38200	
	LOW-INCOME	32400	37050	41700	46300	50050	53750	57450	61150	
Buchanan County FY 2003 MFI: 52000	30% OF MEDIAN	10900	12500	14050	15600	16850	18100	19350	20600	
	VERY LOW INCOME	18200	20800	23400	26000	28100	30150	32250	34300	
	LOW-INCOME	29100	33300	37450	41600	44950	48250	51600	54900	
Buena Vista County FY 2003 MFI: 47100	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100	
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550	
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650	
Butler County FY 2003 MFI: 49100	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100	
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550	
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650	
Calhoun County FY 2003 MFI: 47800	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100	
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550	
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650	
Carroll County FY 2003 MFI: 53000	30% OF MEDIAN	11150	12700	14300	15900	17150	18450	19700	21000	
	VERY LOW INCOME	18550	21200	23850	26500	28600	30750	32850	35000	
	LOW-INCOME	29700	33900	38150	42400	45800	49200	52600	55950	
Cass County FY 2003 MFI: 46600	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100	
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550	
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650	
Cedar County FY 2003 MFI: 59300	30% OF MEDIAN	12450	14250	16000	17800	19200	20650	22050	23500	
	VERY LOW INCOME	20750	23700	26700	29650	32000	34400	36750	39150	
	LOW-INCOME	33200	37950	42700	47450	51250	55050	58850	62600	
Cerro Gordo County FY 2003 MFI: 52400	30% OF MEDIAN	11000	12600	14150	15700	17000	18250	19500	20750	
	VERY LOW INCOME	18350	20950	23600	26200	28300	30400	32500	34600	
	LOW-INCOME	29350	33550	37750	41900	45250	48650	52000	55350	

STATE:IOWA

I N C O M E L I M I T S									
	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Cherokee County FY 2003 MFI: 48300	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Chickasaw County FY 2003 MFI: 47300	30% OF MEDIAN	10750	12300	13800	15350	16600	17800	19050	20300
	VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800
	LOW-INCOME	28650	32750	36850	40950	44250	47500	50800	54050
Clarke County FY 2003 MFI: 49400	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Clay County FY 2003 MFI: 49900	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Clayton County FY 2003 MFI: 45500	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Clinton County FY 2003 MFI: 53200	30% OF MEDIAN	11150	12750	14350	15950	17250	18500	19800	21050
	VERY LOW INCOME	18600	21300	23950	26600	28750	30850	33000	35100
	LOW-INCOME	29800	34050	38300	42550	45950	49350	52750	56200
Crawford County FY 2003 MFI: 47200	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Davis County FY 2003 MFI: 46400	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Decatur County FY 2003 MFI: 39700	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Delaware County FY 2003 MFI: 49200	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Des Moines County FY 2003 MFI: 52000	30% OF MEDIAN	10900	12500	14050	15600	16850	18100	19350	20600
	VERY LOW INCOME	18200	20800	23400	26000	28100	30150	32250	34300
	LOW-INCOME	29100	33300	37450	41600	44950	48250	51600	54900
Dickinson County FY 2003 MFI: 53600	30% OF MEDIAN	11600	13250	14900	16550	17900	19200	20550	21850
	VERY LOW INCOME	19300	22100	24850	27600	29800	32000	34200	36450
	LOW-INCOME	30900	35350	39750	44150	47700	51250	54750	58300

STATE:IOWA

I N C O M E L I M I T S

		PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Emmet County										
FY 2003 MFI:	47900	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
		VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
		LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Fayette County										
FY 2003 MFI:	44900	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
		VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
		LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Floyd County										
FY 2003 MFI:	45900	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
		VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
		LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Franklin County										
FY 2003 MFI:	51300	30% OF MEDIAN	10750	12300	13850	15400	16600	17850	19100	20300
		VERY LOW INCOME	17950	20500	23100	25650	27700	29750	31800	33850
		LOW-INCOME	28750	32850	36950	41050	44300	47600	50900	54150
Fremont County										
FY 2003 MFI:	46900	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
		VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
		LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Greene County										
FY 2003 MFI:	48900	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
		VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
		LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Grundy County										
FY 2003 MFI:	55000	30% OF MEDIAN	12750	14600	16400	18250	19700	21150	22600	24100
		VERY LOW INCOME	21300	24300	27350	30400	32850	35250	37700	40150
		LOW-INCOME	34050	38900	43800	48650	52550	56400	60300	64200
Guthrie County										
FY 2003 MFI:	52800	30% OF MEDIAN	11100	12650	14250	15850	17100	18350	19650	20900
		VERY LOW INCOME	18500	21100	23750	26400	28500	30600	32750	34850
		LOW-INCOME	29550	33800	38000	42250	45600	49000	52400	55750
Hamilton County										
FY 2003 MFI:	51700	30% OF MEDIAN	11600	13250	14950	16600	17900	19250	20550	21900
		VERY LOW INCOME	19350	22100	24900	27650	29850	32050	34300	36500
		LOW-INCOME	30950	35400	39800	44250	47800	51300	54850	58400
Hancock County										
FY 2003 MFI:	48200	30% OF MEDIAN	11350	13000	14600	16250	17550	18850	20150	21400
		VERY LOW INCOME	18950	21650	24350	27050	29200	31400	33550	35700
		LOW-INCOME	30300	34600	38950	43300	46750	50200	53650	57150
Hardin County										
FY 2003 MFI:	48200	30% OF MEDIAN	10700	12200	13750	15250	16500	17700	18950	20150
		VERY LOW INCOME	17800	20350	22900	25450	27500	29500	31550	33600
		LOW-INCOME	28500	32600	36650	40700	44000	47250	50500	53750
Harrison County										
FY 2003 MFI:	52500	30% OF MEDIAN	11050	12600	14200	15750	17000	18250	19550	20800
		VERY LOW INCOME	18400	21000	23650	26250	28350	30450	32550	34650
		LOW-INCOME	29400	33600	37800	42000	45350	48700	52100	55450

STATE:IOWA

I N C O M E L I M I T S

		PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Henry County		30% OF MEDIAN	11650	13300	14950	16600	17950	19300	20600	21950
	FY 2003 MFI:	VERY LOW INCOME	19400	22150	24950	27700	29900	32150	34350	36550
		LOW-INCOME	31000	35450	39900	44300	47850	51400	54950	58500
Howard County		30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
	FY 2003 MFI:	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
		LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Humboldt County		30% OF MEDIAN	11100	12700	14300	15850	17150	18400	19700	20950
	FY 2003 MFI:	VERY LOW INCOME	18500	21150	23800	26450	28550	30700	32800	34900
		LOW-INCOME	29600	33850	38100	42300	45700	49100	52500	55850
Ida County		30% OF MEDIAN	10750	12250	13800	15350	16550	17800	19000	20250
	FY 2003 MFI:	VERY LOW INCOME	17900	20450	23000	25550	27600	29650	31700	33750
		LOW-INCOME	28600	32700	36800	40900	44150	47400	50700	53950
Iowa County		30% OF MEDIAN	14150	16150	18150	20200	21800	23400	25050	26650
	FY 2003 MFI:	VERY LOW INCOME	23550	26900	30300	33650	36350	39050	41750	44400
		LOW-INCOME	37700	43050	48450	53850	58150	62450	66750	71050
Jackson County		30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
	FY 2003 MFI:	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
		LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Jasper County		30% OF MEDIAN	11900	13600	15300	17000	18350	19700	21050	22400
	FY 2003 MFI:	VERY LOW INCOME	19800	22650	25450	28300	30550	32850	35100	37350
		LOW-INCOME	31700	36200	40750	45300	48900	52500	56150	59750
Jefferson County		30% OF MEDIAN	11750	13400	15100	16750	18100	19450	20800	22150
	FY 2003 MFI:	VERY LOW INCOME	19550	22350	25150	27950	30200	32400	34650	36900
		LOW-INCOME	31300	35800	40250	44700	48300	51900	55450	59050
Jones County		30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
	FY 2003 MFI:	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
		LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Keokuk County		30% OF MEDIAN	11050	12650	14250	15800	17050	18350	19600	20850
	FY 2003 MFI:	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800
		LOW-INCOME	29500	33750	37950	42150	45550	48900	52300	55650
Kossuth County		30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
	FY 2003 MFI:	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
		LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Lee County		30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
	FY 2003 MFI:	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
		LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650

STATE:IOWA

I N C O M E L I M I T S										
	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON	
Louisa County FY 2003 MFI: 49700	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100	
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550	
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650	
Lucas County FY 2003 MFI: 43800	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100	
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550	
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650	
Lyon County FY 2003 MFI: 50300	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100	
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550	
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650	
Madison County FY 2003 MFI: 56700	30% OF MEDIAN	11900	13600	15300	17000	18350	19750	21100	22450	
	VERY LOW INCOME	19850	22700	25500	28350	30600	32900	35150	37400	
	LOW-INCOME	31750	36300	40800	45350	49000	52600	56250	59900	
Mahaska County FY 2003 MFI: 46900	30% OF MEDIAN	10800	12350	13900	15400	16650	17900	19100	20350	
	VERY LOW INCOME	18000	20550	23150	25700	27750	29800	31850	33900	
	LOW-INCOME	28800	32900	37000	41100	44400	47700	51000	54300	
Marion County FY 2003 MFI: 57000	30% OF MEDIAN	11950	13700	15400	17100	18450	19850	21200	22550	
	VERY LOW INCOME	19950	22800	25650	28500	30800	33050	35350	37600	
	LOW-INCOME	31900	36500	41050	45600	49250	52900	56550	60200	
Marshall County FY 2003 MFI: 52400	30% OF MEDIAN	11450	13100	14750	16400	17700	19000	20300	21600	
	VERY LOW INCOME	19100	21850	24550	27300	29500	31650	33850	36050	
	LOW-INCOME	30600	34950	39300	43700	47150	50650	54150	57650	
Mills County FY 2003 MFI: 56200	30% OF MEDIAN	11800	13500	15150	16850	18200	19550	20900	22250	
	VERY LOW INCOME	19650	22500	25300	28100	30350	32600	34850	37100	
	LOW-INCOME	31450	35950	40450	44950	48550	52150	55750	59350	
Mitchell County FY 2003 MFI: 47500	30% OF MEDIAN	10750	12250	13800	15350	16550	17800	19000	20250	
	VERY LOW INCOME	17900	20450	23000	25550	27600	29650	31700	33750	
	LOW-INCOME	28600	32700	36800	40900	44150	47400	50700	53950	
Monona County FY 2003 MFI: 46600	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100	
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550	
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650	
Monroe County FY 2003 MFI: 48700	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100	
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550	
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650	
Montgomery County FY 2003 MFI: 47000	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100	
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550	
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650	

STATE:IOWA

-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Muscatine County FY 2003 MFI: 54900	30% OF MEDIAN	12100	13800	15550	17250	18650	20000	21400	22750
	VERY LOW INCOME	20150	23000	25900	28750	31050	33350	35650	37950
	LOW-INCOME	32200	36800	41400	46000	49700	53350	57050	60700
O'Brien County FY 2003 MFI: 48100	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Osceola County FY 2003 MFI: 45200	30% OF MEDIAN	10850	12400	13950	15500	16750	18000	19250	20450
	VERY LOW INCOME	18100	20700	23250	25850	27900	30000	32050	34100
	LOW-INCOME	28950	33100	37200	41350	44650	48000	51300	54600
Page County FY 2003 MFI: 49800	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Palo Alto County FY 2003 MFI: 48600	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Plymouth County FY 2003 MFI: 57500	30% OF MEDIAN	12100	13800	15550	17250	18650	20000	21400	22750
	VERY LOW INCOME	20150	23000	25900	28750	31050	33350	35650	37950
	LOW-INCOME	32200	36800	41400	46000	49700	53350	57050	60700
Pocahontas County FY 2003 MFI: 45000	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Poweshiek County FY 2003 MFI: 54900	30% OF MEDIAN	11550	13200	14800	16450	17800	19100	20400	21750
	VERY LOW INCOME	19200	21950	24700	27450	29650	31850	34050	36250
	LOW-INCOME	30750	35150	39550	43900	47450	50950	54450	57950
Ringgold County FY 2003 MFI: 39300	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Sac County FY 2003 MFI: 46400	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650
Shelby County FY 2003 MFI: 52400	30% OF MEDIAN	11000	12600	14150	15700	17000	18250	19500	20750
	VERY LOW INCOME	18350	20950	23600	26200	28300	30400	32500	34600
	LOW-INCOME	29350	33550	37750	41900	45250	48650	52000	55350
Sioux County FY 2003 MFI: 53300	30% OF MEDIAN	11200	12800	14400	16000	17250	18550	19850	21100
	VERY LOW INCOME	18650	21300	24000	26650	28800	30900	33050	35200
	LOW-INCOME	29850	34100	38400	42650	46050	49450	52850	56300

STATE:IOWA

I N C O M E L I M I T S										
	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON	
Story County FY 2003 MFI: 63300	30% OF MEDIAN	13300	15200	17100	19000	20500	22050	23550	25050	
	VERY LOW INCOME	22150	25300	28500	31650	34200	36700	39250	41800	
	LOW-INCOME	35450	40500	45600	50650	54700	58750	62800	66850	
Tama County FY 2003 MFI: 49800	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100	
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550	
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650	
Taylor County FY 2003 MFI: 41700	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100	
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550	
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650	
Union County FY 2003 MFI: 48700	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100	
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550	
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650	
Van Buren County FY 2003 MFI: 40100	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100	
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550	
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650	
Wapello County FY 2003 MFI: 45200	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100	
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550	
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650	
Washington County FY 2003 MFI: 52700	30% OF MEDIAN	11050	12650	14250	15800	17050	18350	19600	20850	
	VERY LOW INCOME	18450	21100	23700	26350	28450	30550	32650	34800	
	LOW-INCOME	29500	33750	37950	42150	45550	48900	52300	55650	
Wayne County FY 2003 MFI: 41100	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100	
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550	
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650	
Webster County FY 2003 MFI: 50300	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100	
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550	
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650	
Winnebago County FY 2003 MFI: 53900	30% OF MEDIAN	11300	12950	14550	16150	17450	18750	20050	21350	
	VERY LOW INCOME	18850	21550	24250	26950	29100	31250	33400	35550	
	LOW-INCOME	30200	34500	38800	43100	46550	50000	53450	56900	
Winneshiek County FY 2003 MFI: 52300	30% OF MEDIAN	11000	12550	14100	15700	16950	18200	19450	20700	
	VERY LOW INCOME	18300	20900	23550	26150	28250	30350	32450	34500	
	LOW-INCOME	29300	33450	37650	41850	45200	48550	51900	55250	
Worth County FY 2003 MFI: 47800	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100	
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550	
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650	

STATE:IOWA

-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Wright County FY 2003 MFI: 50400	30% OF MEDIAN	10650	12200	13700	15250	16450	17700	18900	20100
	VERY LOW INCOME	17800	20300	22850	25400	27450	29450	31500	33550
	LOW-INCOME	28450	32500	36600	40650	43900	47150	50400	53650